

# OPEN SCREEN

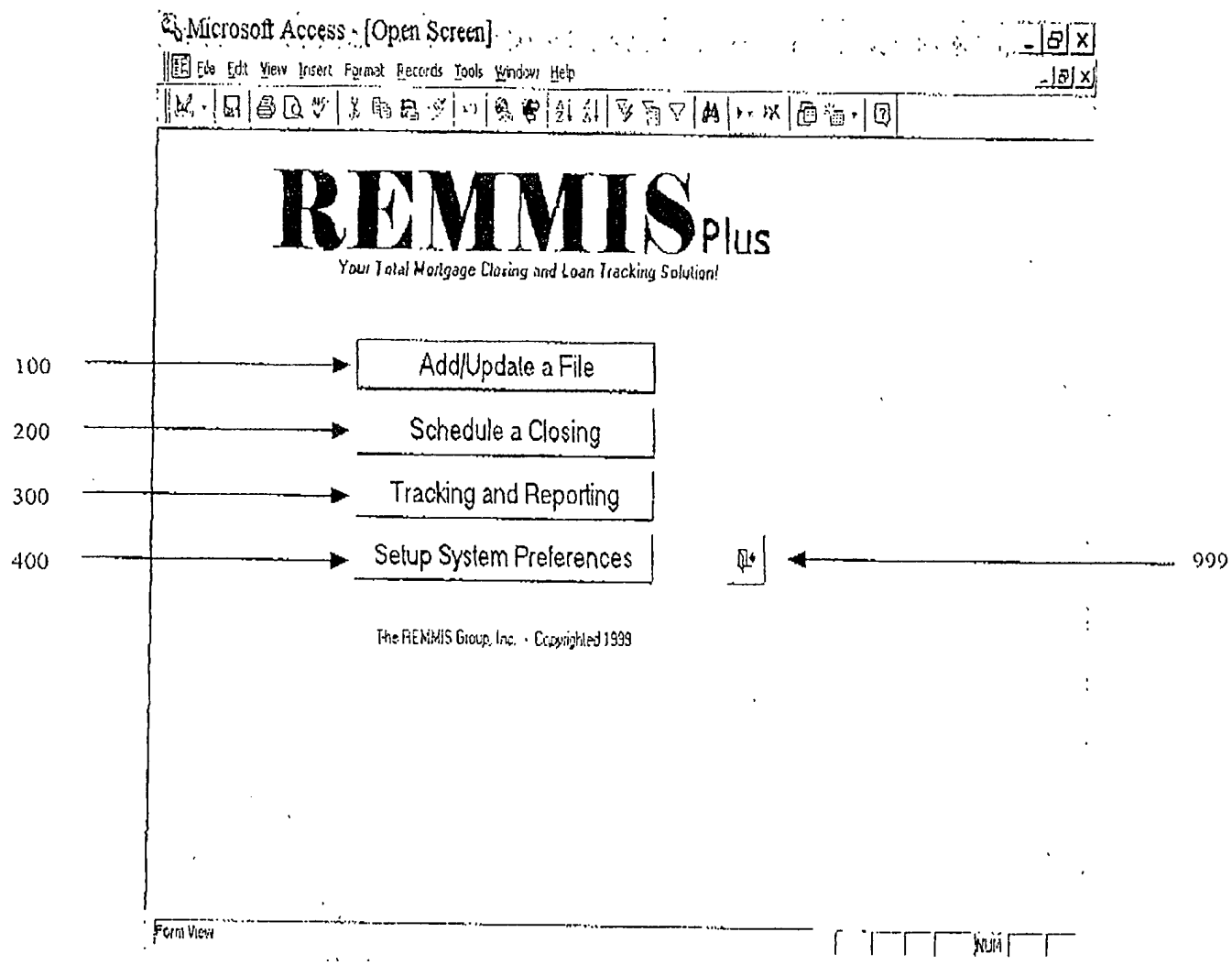


FIG. 1

## SET-UP SYSTEMS PREFERENCE SCREEN

Microsoft Access - [Setup Screen]

File Edit View Insert Format Records Tools Window Help

REMIMIS<sup>Plus</sup>  
Your Total Mortgage Closing and Loan Tracking Solution!

410 → Order More Closings

420 → Bank Database

430 → Bank Checking Accounts

440 → Investor Database

450 → Warehouse Database

460 → Sub-Servicer Database

470 → Set-up Employees

480 → Set-up Schedules

490 → Set-up TIL Programs

838

Form View

NUM

FIG. 2

# BANK DATABASE SCREEN

File Edit View Insert Format Records Tools Window Help

## Bank Information Screen

To search for an existing record use this list box.

Company Name \_\_\_\_\_

Street \_\_\_\_\_ Suite/Floor \_\_\_\_\_

City \_\_\_\_\_ State  Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail Address \_\_\_\_\_ Web Address \_\_\_\_\_

Contact \_\_\_\_\_ Fdn. \_\_\_\_\_ Ext. \_\_\_\_\_

State of Incorp. \_\_\_\_\_

### Officer of Record Information

Officer's Name \_\_\_\_\_ Position \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State  Zip \_\_\_\_\_

### Record and Return Information

Company Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State  Zip \_\_\_\_\_

### Assignment Information

Company Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State  Zip \_\_\_\_\_

### Payment Information

Works days per week (for restriction period)  EDM Factor

Payment Street \_\_\_\_\_

City \_\_\_\_\_ State  Zip \_\_\_\_\_

Date this screen was last updated \_\_\_\_\_

Fee	Amount
Underwriting	\$0.00
Application	\$0.00
Appraisal	\$0.00
Credit	\$0.00
Post Close Review	\$0.00
Final Certification	\$0.00
Tax Service	\$0.00
Express Mail	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00

### Misc. Information

Card ☐ Gift ☐ Party ☐ Date of Last Mailing \_\_\_\_\_

HMDA Reporter ☐ Request NID/DA ☐

FHA Signer \_\_\_\_\_

Comments \_\_\_\_\_

Records: 11 of 245 The BCMIS Group, Inc. - Copyrighted 1999

Form View

FIG. 3

# BANK CHECKING ACCOUNTS SCREEN

888

4320

4330

4310

4315

Find an account by searching here.

Bank Checking Acct. Information

File Edit View Insert Format Records Tools Window Help

Add New

ID

Bank Name

Street

City, State Zip

Telephone

Contact

Account #

Account # (No Codes)

Routing #

Routing # (No Codes)

ABA #

Account Name

Street

City, State Zip

Acct. Line 1

Acct. Line 2

Authorized Signor(s)

Fax

Contact's Ext

Check Start #

These fields are used for the symbols that surround the check #. Typically you should use the letter "C".

Records: 33 of 33

Form View

**FIG. 4**

# INVESTOR DATABASE SCREEN

888

File Edit View Insert Format Records Tools Window Help

## Investor Information Screen

4410

To search for an existing record use this list box.

4415

Company Name

4420 Street  Suite/Floor

City  State  Zip

Telephone  Fax

E-mail Address  Web Address

Contact  Tele  Ext.

Date this screen was last updated

4430

Fees	Amount
Underwriting	\$0.00
Flood Certification	\$0.00
Tax Service	\$0.00
Express Mail	\$0.00
<input type="text"/>	\$0.00
<input type="text"/>	\$0.00
<input type="text"/>	\$0.00

4440

Comments

4460 Card ☐ Gift ☐ Party ☐ Date of Last Mailing

Requires HUD1A ☐

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Form View

**FIG. 5**

# WAREHOUSE DATABASE SCREEN

File Edit View Insert Format Settings Tools Window Help

Warehouse Setup Information

888 → [Add New] ← 4510

To search for an existing record use this list box

4520 → Warehouse ID

4540 → Company Name

Street

City

State [CA] Zip

Telephone

Fax

E-mail Address

Web Address

Contact

Tele

Ext

4550 → Card ☐ Gift ☐ Party ☐ Date of Last Meeting

4515 →

4530 →

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From User

FIG. 6

# SUB-SERVICER DATABASE SCREEN

File Edit View Insert Format Records Tools Window Help

## Sub-Servicer Information Screen

888 →  Add New  → 4610

To search for an existing record use this list box. → 4615

4620 → Account ID  Tax ID  → 4630

4640 → Company Name

Street  Suite/Floor

City  State  Zip

County  State for Docs

Telephone  Fax

E-mail Address  Web Address

Contact  Tele  Ext.

Type  → 4650

4660 → Card ☐ Gift ☐ Party ☐ Date of Last Mailing

Comments

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FIG. 7

## SET-UP EMPLOYEE SCREEN

Employee Information Screen

888 → [Add New] ← 4715 [Delete Record]

4720 → Employee ID [ ] Middle Init. [ ] Last Name [ ]

Street [ ] Apartment # [ ]

City [ ] State [ ] Zip [ ]

Telephone [ ] Work Ext. [ ] Cell [ ]

Pager [ ] Page Pin [ ] E-mail [ ]

D.O.B. [ ] S.S.N. [ ] Salutation [ ]

Hire Date [ ] Salaried ☐ Full Time ☐ Card ☐

Term. Date [ ] Hourly ☐ Part Time ☐ Gift ☐

Rate of Pay [ \$0.00 ] Per Diem ☐ Party ☐

4730 → Type: [ ]

- Accounting
- Closer
- Consultant
- Doc Prep
- Fee Coordinator
- Pre-Close Review
- Reviewer
- Scheduler

Record: 14 of 88

Form View

FIG. 8



# SET-UP SCHEDULE SCREEN

Microsoft Access - [ScheduleRooms]

File Edit View Insert Format Records Tools Window Help

888 →

Schedule Maintenance Screen

Create New ← 4810

Schedule Name 5 Boroughs ← 4820

		Slot 1	Slot 2	Slot 3	Slot 4	Slot 5	
Room 1	Bronx	8:30 AM	11:00 AM	1:30 PM	4:00 PM		← 4840
Room 2	Brooklyn	9:00 AM	11:30 AM	1:30 PM	4:00 PM		
Room 3	New York	8:30 AM	11:00 AM	1:30 PM	4:00 PM		
Room 4	Queens	9:00 AM	11:30 AM	1:30 PM	4:00 PM		
Room 5	Staten Island	9:00 AM	11:30 AM	1:30 PM	4:00 PM		

4830 →

Select the Schedule you want to edit here. [ ] ← 4815

Remember! If you edit a schedule once you have started using it may not display the loans that are already scheduled Scheduled.

Form View

**FIG. 9**

# ADD/UPDATE A FILE SCREEN

1030

1010

8880

1015

1040

1050

File Edit View Insert Format Records Tools Window Help

## REMMIS<sup>Plus</sup>

Your Total Mortgage Closing and Loan Tracking Solution!

Main Menu Find File Update File New File Delete File

Control #	First Name	Last Name	SSI	Subject Street	Close Date	Title Number
54291	MILAGRO	MARTINEZ		163 BOLDEN AVENUE	08/11/1999	

FIG. 10

## BORROWER SCREEN

888 → → 1100

1110 → **Borrower Information Screen**

Control #

**Borrower Information**

1120 → First Name Middle Init. Last Name   
Salutation SSN AKA   
Mailing Street Apt/Unit   
City State Zip   
Check this box if this is the Subject Property. ☐  
Home Tel. Work Tel. Ext.   
E-mail Sex Race

**Attorney Information**

1130 → Firm Name Add → 1135  
Street Suite/Floor   
City State Zip   
Tel. Ext. Fax   
Contact E-mail

**Co-Borrower Information**

1140 → First Name Middle Init. Last Name   
Salutation SSN AKA   
Home Tel. Work Tel. Ext.   
E-mail Sex Race   
First Name Middle Init. Last Name   
Salutation SSN AKA   
Home Tel. Work Tel. Ext.   
E-mail Sex Race   
First Name Middle Init. Last Name   
Salutation SSN AKA   
Home Tel. Work Tel. Ext.   
E-mail Sex Race

Borrower's Last Name

FIG. 11

## THE SELLER SCREEN

888

1110

File Edit View Insert Format Records Tools Window Help

Select Borrower Loan Property Title Schedule Checks HUD? Post Cls. Print

**Seller Information Screen**

Control U 100000.00

**Seller Information**

First Name Middle Init. Last Name  
Salutation SSN AKA  
Mailing Street Apt/Unit  
City State Zip  
Check this box if this is the Subject Property.  
Home Tel. Work Tel. Ext.  
E-mail Sex Race

**Attorney Information**

Firm Name Add  
Street Suite/Floor  
City State Zip  
Tel. Ext. Fax  
Contact E-mail

**Co-Seller Information**

First Name Middle Init. Last Name  
Salutation SSN AKA  
Home Tel. Work Tel. Ext.  
E-mail Sex Race

First Name Middle Init. Last Name  
Salutation SSN AKA  
Home Tel. Work Tel. Ext.  
E-mail Sex Race

First Name Middle Init. Last Name  
Salutation SSN AKA  
Home Tel. Work Tel. Ext.  
E-mail Sex Race

Seller's First Name

1210

1235

1230

1240

FIG. 12

## FIG. 13

888

1110

1050

1310

1320

1330

1340

1350

Loan Information Screen

Current # 1125 Open Date 11-01-2000

Bank # Status

Investor # Status Date

PAYEE #

General Information

Billing Address Info Refresh

Bank Info Refresh

Account Info Refresh

Doc Prep Fee Fee Contractor

Mortgage Amt 1000 Orig 800 Total Orig Amt 800

Interest Rate 0.00 Orig Term 30 Pmt Payment 300

Maturity Date

Closing Date Escrow Due Date Disburse Date

Closing Time Closing Party Date

Closing State

Closing County Cl City Cl State

Lender Purpose Purchase Loan Type

Expected Sales Price 1000 LTV 200 Item Position

Payment Information

1st Pay Date 2nd Pay Date 3rd Pay Date

Last Pay Date Partial Pay Date Monthly

# of Days Before Last Pay 15 Late Payment Penalty 200

Adjustable Information

Index 2.000 Margin 0.00 Margin Adjust

Annual Rate Cap 0.00 Max Annual Low 0.00 Max Annual High 0.00

Life Span Cap 0.00 Max Life High 0.00

Conversion Date Conversion Rate 0.00 Conversion Fee 0.00

Window Equity Information

Index 2.000 Index Margin 0.000 Access Margin 0.000

Fee Pay Margin 0.000 Lifetime Exp 0.000 Six Mth Margin 0.000

Six Mth Net Under 0.000 Fully Paid Rate 0.000

Orig. Mgt Balance 0.000 1000

Buydown Information

Buydown Type A Buydown Rate 0.000 Buydown Term 12

Buydown Amt 0.000 Buydown Total Amt 0.000

MECAPayoff Information

1st Mgt Holder Street State Zip Check if MECA

City State Zip

Original Mgt Date Orig Mgt Amt 1000 Balance 800

Recording Date Libr Page

Assignment Class

2nd Mgt Holder Street State Zip Check if included in MECA

City State Zip

Telephone Fax

Contact Title Email Ext

Original Record ID

Original Mgt Date Orig Mgt Amt 1000 Balance 800

Recording Date Libr Page

Assignment Class

Risk Money How Many Paid

New Money Alpha

## PROPERTY SCREEN

File Edit View Insert Format Records Tools Window Help

Select Borrower Seller Loan Title Schedule Checks HUD1 Post Cts. Print

Property Information Screen

Control # 43055

Property Street Apt/Unit #

City State Zip

County Census Tract # MSA #

District Section Block Lot

Appraised Value \$0.00 Occupancy

# of Units Type Flood Zone

Co-op Information

Co-op Corporation Name Co-op Association Example

Co-op Building Name Co-op Association Example

Managing Agent Co-op Managing Agent Example

Street Suite/Floor

City State Zip

Tel. Ext. Fax

Contact E-mail

Date of Co-op Lease Shares Cert. #

Maintenance Fee \$0.00

PUD Information

PUD Name

PUD Description

Condo Information

Condo Name

Street FLTR

Info Refresh

1425

1430

1440

1420

1410

1110

888

FIG. 14

**TITLE SCREEN**

Microsoft Access - [Title Information]

File Edit View Insert Format Records Tools Window Help

888 → Subject Borrower Seller Loan Property Schedule Checks HUDT Post Cls. Print

1110 → Title Information Screen Sub

1510

Control # 1111 Title Agent Policy #

Title Received Reviewed Cleared 07/02/1999

Bank Review Docs Recvd. Bank Closing Docs Recvd. 07/05/1999

Bank Clearance Recvd. Bank Loan Officer

Reviewer BARBARA Scheduler BARBARA

Status

1520

Conditions

Date Requested	06/17/1999	Date Received		Closing Condition	<input type="checkbox"/>
Title Condition	Survey				
Date Requested	06/17/1999	Date Received	06/17/1999	Closing Condition	<input type="checkbox"/>
Title Condition	CO				
Date Requested	06/17/1999	Date Received	07/01/1999	Closing Condition	<input checked="" type="checkbox"/>

1530

Form View

Start Microsoft Acc... Print Screen D...

12:28 PM

**FIG. 15**

# CLOSING SCHEDULE SCREEN

Microsoft Access - [Closing Schedule]

File Edit View Insert Format Records Tools Window Help

888 →

1615 →

1610 →

1630 →

1631 →

Closing Schedule Screen

04/15/1999 Huntington2 1620

Room	Attorney	Lee	John	Joe	Misc.
Time	9:30 AM	9:30 AM	9:30 AM	9:30 AM	9:30 AM
Control #			11111		
Borrower			Government		
Subject					
Purpose:			Purchase		
Type:			Government Fixed		
Banker					
Broker					
Investor					
Scheduler					
Title Reviewer					
Closing Reviewer					
Closer					
Comments			Text 11111		
Time	11:30 AM	11:30 AM	11:30 AM	11:30 AM	11:30 AM
Control #					

Form View

1632 →

**FIG. 16**



# CHECK INFORMATION SCREEN

Microsoft Access - [Check Information]

File Edit View Insert Format Records Tools Window Help

888 →

1110 →

1050 →

1710 →

1730 →

1740 →

1750 →

1720 →

1760 →

Control # 100000

Closing Account ID

Bank Name

Acct. # Routing #

All Checks

Indy. Check

Re-Print Check

Assign Check #

Check Report

Total Borrower Checks \$595.00 Total Netted Amount \$0.00 Total All Checks \$595.00

Total Loan Amount \$102,000.00 Total Bank Checks \$0.00 Under/Over \$0.00

Remaining Due Borrower \$101,405.00 Total Funds Received \$330,743.16

Reason Deposit to Acct HUD Line 1107 Paid To Deposit to Account

Chk. Amt. \$595.00 Deposit \$330,743.16 Date 08/25/1999 Check #

Netted from the bank wire. Bank paid check Wire for Borrower Certified

Wire ABA Number

Wire Account Number

Wire Reference Number

Reason

Chk. Amt. \$0.00 Deposit \$0.00 Date Check #

Netted from the bank wire. Bank paid check Wire for Borrower Certified

Check Status

Control #

FLTR

FIG. 17

# FUNDING SCREEN

Microsoft Access - [Funding]

File Edit View Insert Format Records Tools Window Help

888 → Select Borrower Seller Property Loan Title Schedule HUDs Post Cls. Checks Print

1110 → Funding Information Screen

Control # 11111

1770 → Warehouse Name Info Refresh 1775

Bank Mortgage Tax	0.250 %	\$252.50
Bank Assignment Fee		\$75.00
Broker Premium Disc	0.500 %	\$556.00
Other Bank Expense		\$0.00
Items Paid by Bank		\$1,332.50
Total Loan Amount		\$72,000.00
Total to Disburse		\$73,332.50
Amount to be Netted		\$0.00
Required Funds		\$73,332.50
Total Funds Received		\$102,300.00
Over/Under		\$28,967.50

Notes

Form View

Start Microsoft Acc...

12/29/99 1:36 PM

FIG. 18

## HUD-1, PAGE 1 SCREEN

1105

Microsoft Access - [HUD-1 Page 1]

File Edit View Insert Format Records Tools Window Help

Print Preview Find & Replace Undo Redo Paste Paste Special Sort Filter Window Help

Select Borrower Seller Property Loan Title Schedule Checks Post Cts Print Page 2 Accounting TIL

Control # 1000000000 HUD-1 SETTLEMENT STATEMENT (page 1)

U. Type of Loan  
 1. ☒ FHA 2. ☒ FmHA 3. ☐ Conv. Units 4. ☒ VA 5. ☐ Conv. Inv.

J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER	
101. Contract Sales Price	\$130,000.00
102. Personal Property	\$0.00
103. Settlement Charges to Borrower (from line 1400)	\$7,382.49
104.	\$30,000.00
105.	\$50,000.00
ADJUSTMENT FOR ITEMS PAID BY SELLER IN ADVANCE	
106. City/Town taxes to:	\$100.00
107. County taxes to:	\$100.00
108. School taxes to:	\$200.00
109. Assessments to:	\$100.00
110. Fuel:	\$20.00
111.	\$20.00
112.	\$20.00
120. GROSS AMOUNT DUE FROM BORROWER	\$223,340.49
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER	
201. Deposit or Earnest money	\$122.00
202. Principal amount of new loan(s)	\$102,000.00
203. Existing loans taken subject to	\$0.00
204.	\$0.00
205.	\$0.00
206.	\$0.00
207.	\$0.00
208.	\$0.00
209.	\$0.00
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER	
210. City/Town taxes to:	\$0.00
211. County taxes to:	\$0.00
212. School taxes to:	\$0.00
213. Assessments to:	\$0.00
214. Fuel:	\$0.00
215.	\$0.00
216.	\$0.00
217.	\$0.00
218.	\$0.00
219.	\$0.00
220. TOTAL PAID BY/FOR BORROWER	\$102,122.00
300. CASH AT SETTLEMENT FROM/TO BORROWER	
301. Gross amount due from borrower (line 120)	\$223,340.49
302. Less amount paid by/for borrower (line 220)	\$102,122.00
303. CASH FROM TO BORROWER	\$121,218.49

K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER	
401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
ADJUSTMENT FOR ITEMS PAID BY SELLER IN A	
406. City/Town taxes to:	
407. County taxes to:	
408. School taxes to:	
409. Assessments to:	
410. Fuel:	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	
500. REDUCTIONS IN THE AMOUNT DUE TO SELLER	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loans taken subject to	
504. Payoff of 1st Mtg.	
505. Payoff of 2nd Mtg.	
506.	
507.	
508.	
509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER	
510. City/Town taxes to:	
511. County taxes to:	
512. School taxes to:	
513. Assessments to:	
514. Fuel:	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	
600. CASH AT SETTLEMENT TO/FROM SELLER	
601. Gross amount due to seller (line 420)	
602. Less amount paid by/for seller (line 520)	
603. CASH TO FROM SELLER	

Form View

FIG. 19

## HUD-1 PAGE 2 SCREEN

1105

Microsoft Access - [HUD-1 Page 2] [B] X

File Edit View Insert Format Records Tools Window Help

Microsoft Access - [HUD-1 Page 2] [B] X

Select Borrower Seller Property Loan Title Schedule Checks Post Cls. Print Page 1 Aggregate TIL

Control II 100000 HUD-1 SETTLEMENT STATEMENT (page 2)

700. TOTAL SALES/BROKER COMMISSION:

BASED ON PRICE \$0.00 @ 0.000 % = \$0.00

DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:

701. \$5,000.00 to

702. \$0.00 to p.o.c. \$1,000.00

703. Commission paid at settlement p.o.c. \$0.00

704. \$

800. ITEMS PAYABLE IN CONNECTION WITH LOAN

801. Loan Origination Fee of: 1.000 % to: p.o.c. \$0.00 \$1.02

802. Loan Discount Fee of: 1.000 % to: p.o.c. \$0.00 \$1.02

803. Appraisal fee to: p.o.c. \$0.00 \$

804. Credit report to: p.o.c. \$0.00 \$

805. Application fee to: p.o.c. \$0.00 \$

806. Underwriting fee to: p.o.c. \$0.00 \$

807. Underwriting fee to: p.o.c. \$0.00 \$35

808. Post Closing Review Fee to: p.o.c. \$0.00 \$

809. Mortgage Fee to: p.o.c. \$0.00 \$

810. Flood Certification Fee to: p.o.c. \$0.00 \$

811. Extra fee p.o.c. \$0.00 \$

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

901. Interest from 08/27/1999 to 08/31/1999 # of Days 5 @ \$22.82 per day Factor: 360 \$11

902. Mortgage insurance premium for 0 months to 1 p.o.c. \$0.00 \$

903. Hazard insurance premium for 0 years to p.o.c. \$0.00 \$

904. Flood insurance premium for 0 years to p.o.c. \$0.00 \$

1000. RESERVES DEPOSITED WITH LENDER

1001. Hazard insurance 10 months @ \$47.33 per month \$47

1002. Mortgage insurance 2 months @ \$101.34 per month \$21

1003. Flood Insurance 0 months @ \$0.00 per month \$

1004. County property tax 8 months @ \$159.82 per month \$127

1005. School property tax 12 months @ \$179.47 per month \$203

1006. Village property tax 0 months @ \$0.00 per month \$

1007. City property tax 0 months @ \$0.00 per month \$

1008. Sewer/water tax 0 months @ \$0.00 per month \$

1009. Aggregate adjustment \$

1100. TITLE CHARGES

1101. Settlement or closing fee to: \$

1102. Abstract or title search to: \$

1103. Title examination to: \$

1104. Title insurance binder to: \$

1105. Document preparation to: \$

1106. Notary fees to: \$

1107. Attorney fee to: Mincone & Mincone, P.C. \$59

includes above item Numbers 1101, 1103 and 1105

1108. Title Insurance to: \$

includes above item Numbers 1109 and 1110

1109. Lender's coverage amount \$102,000.00 fee \$0.00

1110. Owner's coverage amount \$130,000.00 fee \$0.00

1111. Departmental searches \$

1112. Survey inspection \$

Form View

PLTR NUM

FIG. 20

## HUD-1 FORM

Loan #: SNMC877332

A. Settlement Statement

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD-1

1. Type of Loan		2. Loan Number		3. Mortgage Investment Loan Number	
1A. FHA	1B. VA	2A. Loan Number	2B. Loan Number	3A. Mortgage Investment Loan Number	3B. Mortgage Investment Loan Number
		100000	SNMC877332		
<p>4. Note: This form is furnished to give you a statement of your settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p. 312)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</p>					
<p>5. NAME AND ADDRESS OF BORROWER</p> <p>Carma Dubois and Lee Dubois</p> <p>153 Mailing Street, Mailing City, NY 11111</p>					
<p>6. NAME AND ADDRESS OF SELLER</p> <p>Lee Johnson</p> <p>Building Street, Building City, NY 11111</p>					
<p>7. NAME AND ADDRESS OF LENDER</p> <p>Banking National Mortgage Company, Inc.</p> <p>78 Culterman Street, Suite 200, Great Neck, NY 11041</p>					
<p>8. PROPERTY LOCATION</p> <p>153 Mailing Street, Mailing City, NY 11111</p>					
<p>9. SETTLEMENT AGENT</p> <p>MINCONE &amp; MINCONE, P.C.</p>					
<p>10. PLACE OF SETTLEMENT</p> <p>110 West Whitman Street, Suite 202, South Huntington New York</p>					
<p>11. SETTLEMENT DATE</p> <p>07/01/1999</p>					
J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
<p>100. GROSS AMOUNT DUE FROM BORROWER</p> <p>101. Current Sales Price</p> <p>102. Settlement Charges to Borrower (from line 100)</p> <p>103. First Union</p> <p>104. P.A.C.</p> <p>105. ADJUSTMENTS FOR ITEMS PAID BY BORROWER IN ADVANCE</p> <p>106. City of New York Tax</p> <p>107. County Tax</p> <p>108. Current Tax to</p> <p>109. Mortgage to</p> <p>110. Paid</p> <p>111. Total</p> <p>112. Total</p> <p>113. Total</p> <p>114. GROSS AMOUNT DUE FROM BORROWER</p> <p>115. Amounts Paid by Borrower in Advance of Closing</p> <p>116. Principal of First Mortgage</p> <p>117. Existing Home Loan Subject to</p> <p>118. Total</p> <p>119. Total</p> <p>120. Total</p> <p>121. Total</p> <p>122. Total</p> <p>123. Total</p> <p>124. Total</p> <p>125. Total</p> <p>126. Total</p> <p>127. Total</p> <p>128. Total</p> <p>129. Total</p> <p>130. Total</p> <p>131. Total</p> <p>132. Total</p> <p>133. Total</p> <p>134. Total</p> <p>135. Total</p> <p>136. Total</p> <p>137. Total</p> <p>138. Total</p> <p>139. Total</p> <p>140. Total</p> <p>141. Total</p> <p>142. Total</p> <p>143. Total</p> <p>144. Total</p> <p>145. Total</p> <p>146. Total</p> <p>147. Total</p> <p>148. Total</p> <p>149. Total</p> <p>150. Total</p> <p>151. Total</p> <p>152. Total</p> <p>153. Total</p> <p>154. Total</p> <p>155. Total</p> <p>156. Total</p> <p>157. Total</p> <p>158. Total</p> <p>159. Total</p> <p>160. Total</p> <p>161. Total</p> <p>162. Total</p> <p>163. Total</p> <p>164. Total</p> <p>165. Total</p> <p>166. Total</p> <p>167. Total</p> <p>168. Total</p> <p>169. Total</p> <p>170. Total</p> <p>171. Total</p> <p>172. Total</p> <p>173. Total</p> <p>174. Total</p> <p>175. Total</p> <p>176. Total</p> <p>177. Total</p> <p>178. Total</p> <p>179. Total</p> <p>180. Total</p> <p>181. Total</p> <p>182. Total</p> <p>183. Total</p> <p>184. Total</p> <p>185. Total</p> <p>186. Total</p> <p>187. Total</p> <p>188. Total</p> <p>189. Total</p> <p>190. Total</p> <p>191. Total</p> <p>192. Total</p> <p>193. Total</p> <p>194. Total</p> <p>195. Total</p> <p>196. Total</p> <p>197. Total</p> <p>198. Total</p> <p>199. Total</p> <p>200. Total</p>			<p>100. GROSS AMOUNT DUE TO SELLER</p> <p>101. Current Sales Price</p> <p>102. Personal Property</p> <p>103. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE</p> <p>104. City of New York Tax</p> <p>105. County Tax</p> <p>106. Current Tax to</p> <p>107. Mortgage to</p> <p>108. Paid</p> <p>109. Total</p> <p>110. Total</p> <p>111. Total</p> <p>112. Total</p> <p>113. Total</p> <p>114. GROSS AMOUNT DUE TO SELLER</p> <p>115. Reductions in the Amount Due to Seller</p> <p>116. Existing Home Loan Subject to</p> <p>117. Existing Home Loan Subject to</p> <p>118. Existing Home Loan Subject to</p> <p>119. Existing Home Loan Subject to</p> <p>120. Existing Home Loan Subject to</p> <p>121. Existing Home Loan Subject to</p> <p>122. Existing Home Loan Subject to</p> <p>123. Existing Home Loan Subject to</p> <p>124. Existing Home Loan Subject to</p> <p>125. 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Existing Home Loan Subject to</p> <p>195. Existing Home Loan Subject to</p> <p>196. Existing Home Loan Subject to</p> <p>197. Existing Home Loan Subject to</p> <p>198. Existing Home Loan Subject to</p> <p>199. Existing Home Loan Subject to</p> <p>200. Existing Home Loan Subject to</p>		

Loan #: SNMC077332

FIG. 21

# AGGREGATE SCREEN

Microsoft Access - [FRMESCROW]

File Edit View Insert Format Records Tools Window Help

Control ID: 1111 1st Pmt. Date: 09/01/2000 Borrower: Gibson, J. L.

1110 →

← 888

Beginning Balance: \$1,750.00 Cushion: \$135.90 Bi-weekly: ☐

1860 →

Next Month/ Year Due	Frequency	HUD Line	Purpose	Amount	Cushion
01/01/1999	1 per year	1001	School Property Taxes	\$1,439.64	1 Month
12/01/1998	12 per year	1002	Mortgage Insurance	\$108.34	1 Month
07/01/1999	2 per year	1004	County Property Taxes	\$752.92	1 Month
11/01/1999	1 per year	1001	Hazard Insurance	\$558.00	1 Month
*				\$0.00	2 Months

1870 →

1001 - Hazard Insurance      1005 - School Property Taxes  
 1002 - Mortgage Insurance      1006 - Village Property Taxes  
 1003 - City Property Taxes      1007 - Water/Sewer Taxes  
 1004 - County Property Taxes

Form View

Microsoft Access

NOV 29 1999 1:49 PM

FIG. 22

# TRUTH IN LENDING FORM

TRUTH IN LENDING DISCLOSURE STATEMENT			
<b>Creditor</b> Sterling National Mortgage Company, Inc. 80 Cottenkill Road Suite 200N Great Neck, NY 11021		<b>Applicant</b> Carina Quibod Lee Quibod	
<b>Mailing Address</b> Carina Quibod 123 Mailing Street Mailing City, NY 11111		<b>Property Address</b> 123 Mailing Street Mailing City, NY 11111	
<b>Loan Number</b> SNMC877332		<b>Preparation Date</b> 07-19-1999	
<b>ANNUAL PERCENTAGE RATE</b> 0.000%	<b>FINANCE CHARGE</b> 0.00	<b>AMOUNT FINANCED</b> 0.00	<b>TOTAL PAYMENTS</b> 0.00

\* Includes mortgage insurance premiums, excludes taxes, hazard insurance and flood insurance.

**DEMAND FEATURE:** ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature.

**ITEMIZATION:** You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.  
 If We ☐ do ☒ do not want an itemization.

**REQUIRED DEPOSIT:**  
☐ The annual percentage does not take into account your required deposit.

**VARIABLE RATE FEATURE:**  
☐ This loan has a Variable Rate feature. Variable Rate Disclosures have been provided to you earlier.

**SECURITY:** You are giving a security interest in the property displayed above in the "Property Address" box.

**ASSUMPTION:** Someone buying this property  
☒ cannot assume the remaining balance due under original mortgage terms.  
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

**FILING / RECORDING FEES:** \$0.00

**PROPERTY INSURANCE:**  
☒ Property hazard insurance is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.

**HAZARD INSURANCE:**  
☐ is ☒ is not available through the lender at an estimated cost of \_\_\_\_\_ for a \_\_\_\_\_ month term.

**LATE CHARGES:** If your payment is more than 15 days late, you will be charged a late charge of 2.00 of the overdue payment.

**PREPAYMENT:** If you prepay this loan in full or in part, you  
☐ may ☒ will not have to pay a penalty.  
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required payment in full before scheduled date, and payment refunds and penalties.

If We hereby acknowledge sending and receiving a complete copy of the disclosure, if We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery of signing this disclosure.

\_\_\_\_\_  
Carina Quibod

\_\_\_\_\_  
Lee Quibod

\_\_\_\_\_  
Carina Quibod

\_\_\_\_\_  
Lee Quibod

FIG. 23

## POST-CLOSING SCREEN

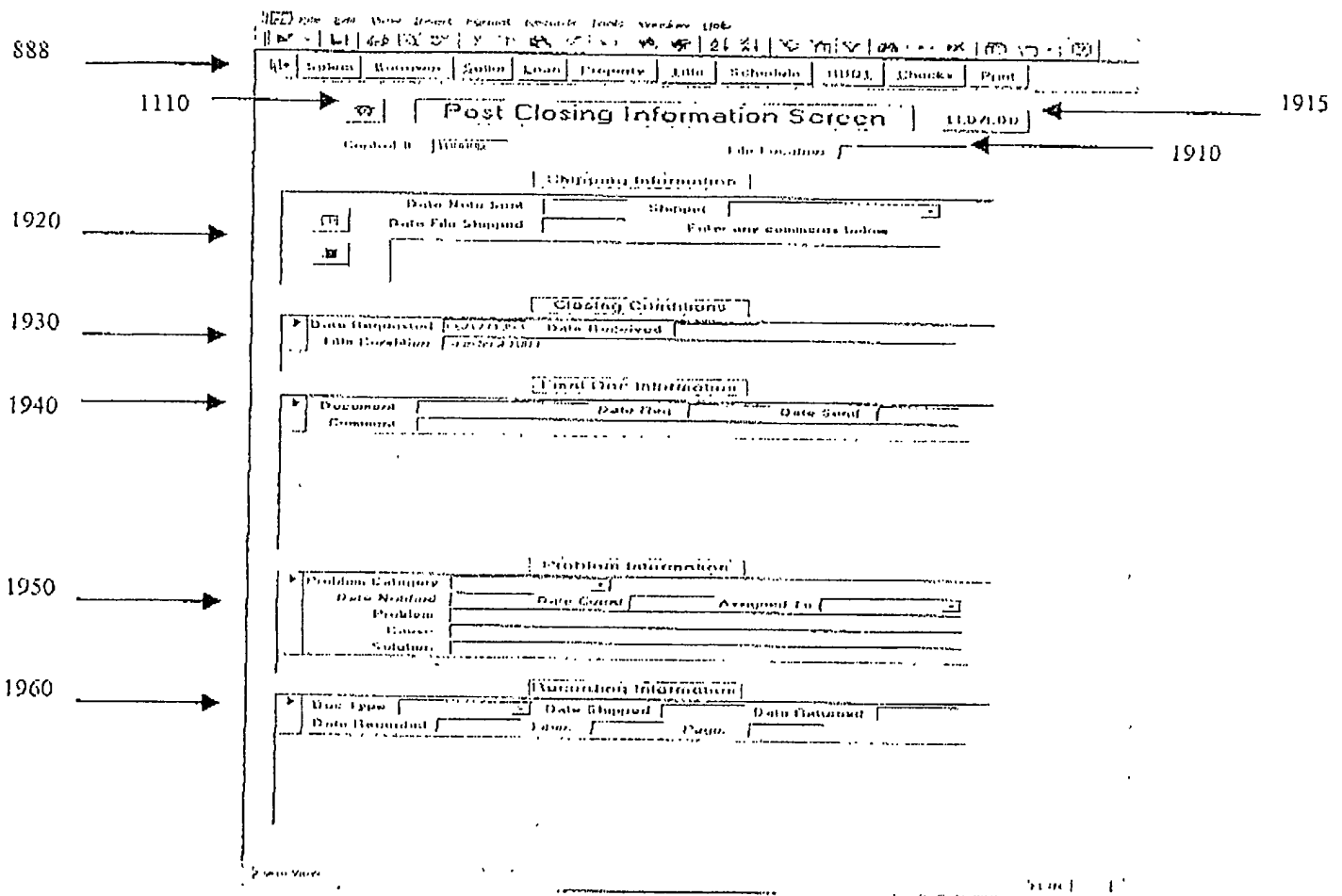


FIG. 24



# ELECTRONIC LOAN/ DOCUMENT DELIVERY

Microsoft Access - [Open Screen]

File Edit View Insert Format Records Tools Window Help

Electronic Loan/Document Delivery

Fannie Mae

Freddie Mac

Ginnie Mae

Other Investor

Lender

Form View

888

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**FIG. 25**

## DOCUMENT SELECTION/ TRANSMITTAL SCREEN

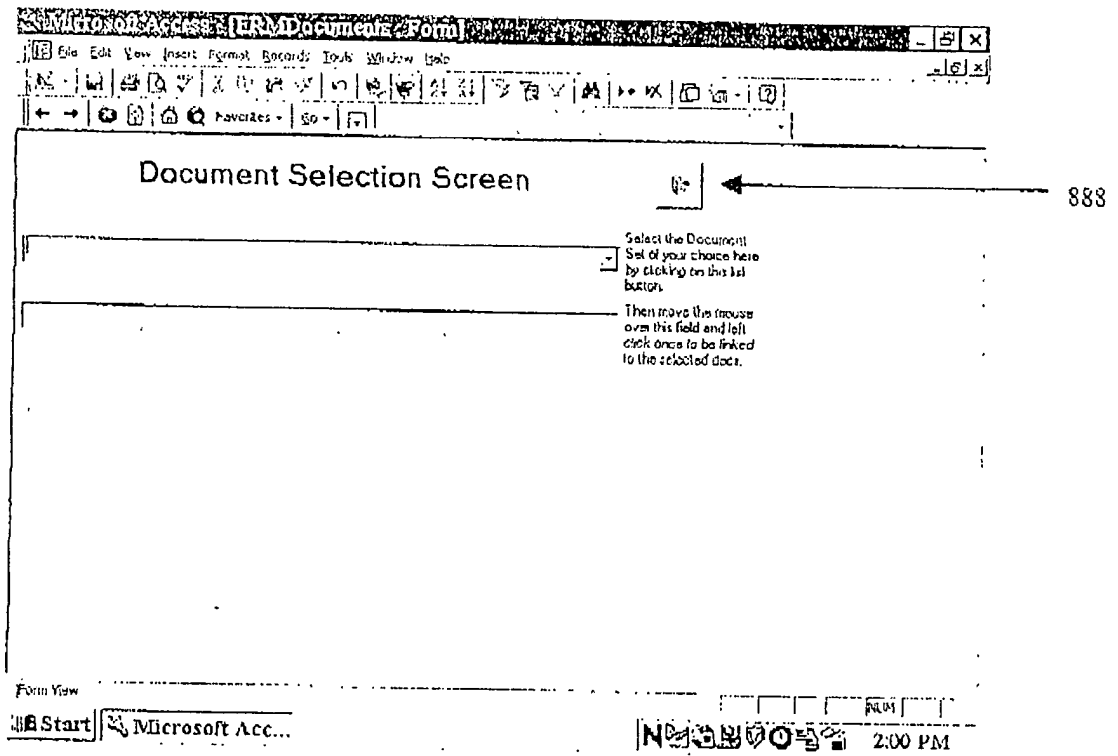


FIG. 26

## TRACKING AND REPORTING SCREEN

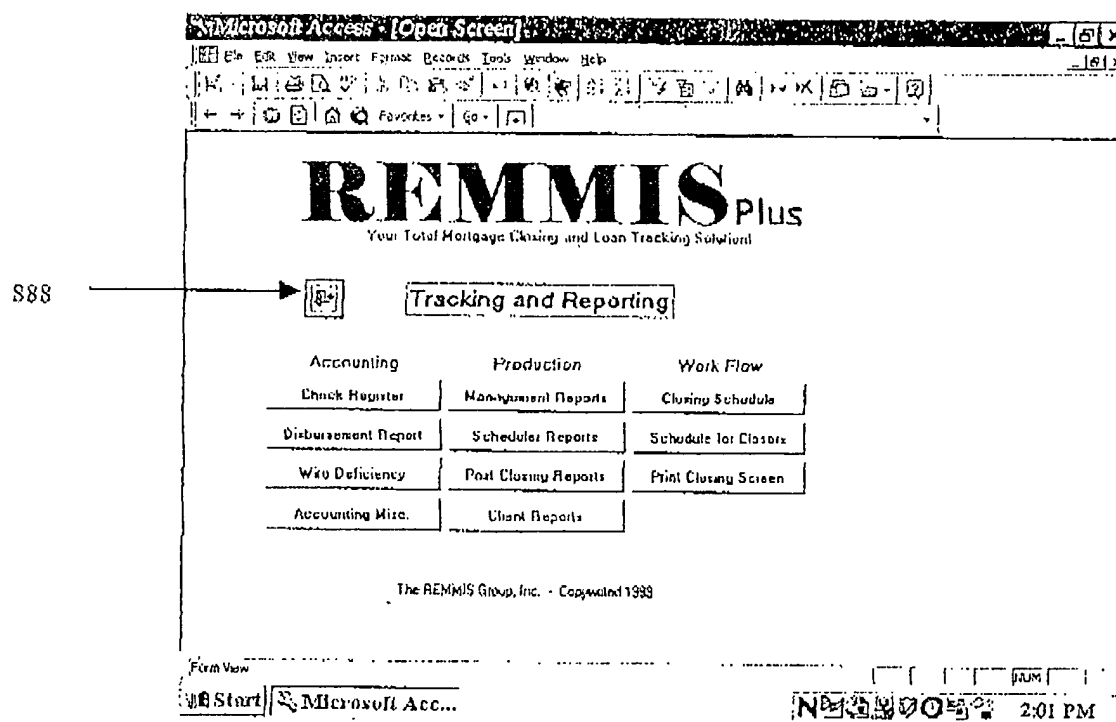


FIG. 27

## ACCOUNTING MISCELLANEOUS SCREEN

File Edit View Insert Format Records Tools Window Help

# REMMIS<sup>Plus</sup>

Your Total Mortgage Closing and Loan Tracking Solution

Pat's Hanover Report
Over/Under
Bank Rec. Cover Page
Attorney Fees Collected
Positive Pay - EAB
Positive Pay - Chase

888 ←

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Form View

**Figure 1.**  
Check Submission

Date of Checks:	PosPay File Name:
<input type="text"/>	<input type="text"/>
Account:	
<input type="text"/>	
<input type="button" value="OK"/>	<input type="button" value="Cancel"/>

FIG. 28

## ORDERING MORE CLOSINGS SCREEN

Microsoft Access - [frmRefill: Form]

File Edit View Insert Format Records Tools Window Help

The REMMIS Group, Inc. 888

1(888)REMMIS1

4100 User Code 4120

4110 Refill Code Go

Form View

FIG. 29